WHAT IS CLAIMED IS:

The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

1.   A method for conducting a transaction, comprising:

receiving information relating to a first transaction;

determining a benefit, said benefit based at least in part on said information;

determining a price for said benefit; and

applying said benefit during a second transaction.

1   2.   The method of claim 1, further comprising at least one of the following:

2   retrieving benefit information;

3   offering said benefit for sale at said price;

4   receiving an indication of a purchase of said benefit; and

5   receiving an indication of a customer's agreement to purchase said benefit.

1   3.   The method of claim 1, further comprising at least one of the following:

2   determining an available subsidy;

3   receiving a subsidy amount; and

4   determining a margin between a price and a subsidy amount.

1   4.   The method of claim 1, further comprising:

2   verifying usability of said benefit during said second transaction.

1   5.   The method of claim 1, further comprising at least one of the following:

2   providing an indication of said benefit;

3   providing an indication of said price;

4   receiving an acceptance of said benefit; and

5   imposing a penalty if a customer does not complete a specific future

6   transaction.

1   6.   The method of claim 1, further comprising at least one of the following:

2   establishing a condition on said benefit;

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3   determining a condition associated with said benefit; and

4   providing an indication of a condition associated with said benefit.

1   7.   The method of claim 1, further comprising at least one of the following:

2   receiving an indication of a receiver of said benefit;

3   canceling said benefit;

4   changing said benefit; and

5   redeeming said benefit.

1   8.   The method of claim 1, further comprising at least one of the following:

2   receiving a customer identifier;

3   receiving a group identifier;

4   receiving a customer device identifier;

5   receiving a payment identifier;

6   receiving a retailer identifier;

7   receiving a benefit identifier;

8   receiving a service identifier; and

9   receiving a product identifier.

1   9.   The method of claim 1, further comprising at least one of the following:

2   redeeming a previously determined benefit;

3   receiving a request to redeem said benefit; and

4   aggregating said benefit with a previously determined benefit.

1   10.   The method of claim 1, further comprising at least one of the following:

2   receiving an indication of a use of said benefit;

3   reducing said benefit if said benefit is not used within a designated time

4 period;

5   receiving an indication of at least one person to whom said benefit is to be

6 provided;

7   providing said benefit; and

8   arranging for said benefit to be provided.

1 11. The method of claim 1, wherein said determining a benefit further

2 comprises:

3   providing a list of at least two benefits.

1 12. The method of claim 11, wherein said determining a benefit further

2 comprises:

3   receiving an indication of a selection of one of said at least two benefits.

13. The method of claim 1, wherein said price comprises at least one of the

following:

    a monetary amount;

    a non-monetary amount;

5   a commitment from a customer to complete a designated qualifying action;

6   an agreement by a customer to complete a future transaction;

7   an agreement by a customer to purchase a product or service during said

8 transaction;

9   an agreement by a customer to purchase a product or service at a designated

10 retailer;

11   an agreement by a customer to purchase a product or service by a specific

12 date;

13   an agreement by a customer to purchase a product or service within a

14 specific period of time;

15   an agreement by a customer to accept a cross subsidy; and

16   an agreement by a customer to use a designated financial account during a

17 future transaction.

18 14. The method of claim 1, further comprising:

19   associating a qualifying action with said benefit.

20 15. The method of claim 14, wherein said qualifying action comprises at least

21 one of the following:

22   a requirement that a customer purchase at least one of an identified product;

23   a requirement that a customer purchase at least one of an identified service;

24   a requirement that a customer complete a future transaction at a designated

25   retailer;

26   a requirement that a customer complete a future transaction by a designated

27   time; and

28   a requirement that a customer conduct a specific future transaction.

1   16.   The method of claim 14, further comprising:

2   receiving an indication of a completion of said qualifying action.

1   17.   The method of claim 16, further comprising:

2   providing said benefit after receiving said indication.

1   18.   The method of claim 1, wherein said transaction information includes at

2   least one of the following:

3   a customer identifier;

4   a group identifier;

5   a benefit identifier;

6   a customer device identifier;

7   preference information for a customer;

8   credit history of a customer;

9   characteristics of a customer;

10   information regarding a customer's brand loyalty;

11   information regarding a customer's brand indifference;

12   a retailer device identifier;

13   a product identifier;

14   a service identifier;

15   an amount of change due a customer as a result of said transaction;

16   product quantity information;

17   a price for a product; and

18   a price for a service.

1   19.   The method of claim 1, wherein said benefit includes at least one of the

2   following:

3   a discount off a purchase of at least one product;

4   a discount off a purchase of at least one service;

5   a discount off a purchase of a collection of products;

6   a discount off a purchase of a collection of services;

7   a monetary amount dependent at least in part on when said benefit is

8   redeemed;

9   a monetary amount dependent at least in part on where said benefit is

10   redeemed;

11   a monetary amount dependent at least in part on who redeems said benefit;

12   a monetary amount dependent at least in part on how said benefit is

13   redeemed;

14   a monetary amount dependent at least in part on a financial account used to

15   redeem said benefit;

16   a non-monetary amount dependent at least in part on when said benefit is

17   redeemed;

18   a non-monetary amount dependent at least in part on where said benefit is

19   redeemed;

20   a non-monetary amount dependent at least in part on who redeems said

21   benefit;

22   a non-monetary amount dependent at least in part on how said benefit is

23   redeemed;

24   a non-monetary amount dependent at least in part on a financial account

25   used to redeem said benefit;

26   a discount off any purchase made at a designated retailer;

27   a rebate;

28   a guarantee of a maximum price for a product;

29   a guarantee of a maximum price for a service;

30   a guarantee of a maximum total price for a collection of products;

31   a guarantee of a maximum total price for a collection of services;

32   a guarantee of a price for a product purchased during a second transaction;

33   a guarantee of a price for a service purchased during a second transaction;

34   a guarantee of a total price for a collection of products purchased during a

35 second transaction;

36   a guarantee of a total price for a collection of services purchased during a

37 second transaction;

38   a multiplier of a previously determined benefit; and

39   an aggregator of at least two previously provided benefits.

1   ~~20.~~   The method of claim 1, wherein said transaction information is received by

    at least one of the following:

3   a customer;

4   a customer device;

5   a controller;

6   a retailer; and

7   a retailer device.

1   21.   The method of claim 1, wherein said transaction information is received

2   from at least one of the following:

3   a customer;

4   a customer device;

5   a controller;

6   a retailer; and

7   a retailer device.

1   22.   The method of claim 1, wherein said price is based at least in part on at

2   least some of said information relating to said first transaction.

1   23.   The method of claim 1, wherein said benefit is based at least in part on at

2   least one of the following:

3   a customer identifier;

4   a group identifier;

5   a benefit identifier;

6   preference information for a customer;

7   credit history of a customer;

8   a characteristic of a customer;

9   customer demographic information;

10   a history of a customer at a retailer;

11   information regarding a customer's brand loyalty;

12   information regarding a customer's brand indifference;

13   a product;

14   a service;

15   a previously determined benefit;

16   a previously determined but unredeemed benefit;

17   a previously determined price for a previously determined benefit;

18   a total of a plurality of previously determined benefits;

19   a quantity of a product in inventory;

20   a subsidy amount;

21   brand-loyalty of a customer;

22   brand-indifference of a customer;

23   an amount of change due a customer as a result of said transaction;

24   product quantity information;

25   a price for a collection of products;

26   a price for a collection of services;

27   a price for a product; and

28   a price for a service.

1   24.   The method of claim 1, further comprising:

2   providing a receipt to a customer.

1   25.   The method of claim 24, wherein said receipt includes at least one of the

2   following:

3   a customer identifier;

4   a benefit identifier;

5	a group identifier;
6	a transaction identifier;
7	a product identifier;
8	a service identifier;
9	a payment identifier;
10	a retailer identifier;
11	a code indicative of said benefit;
12	indicia indicative of said benefit;
13	indicia indicative of a condition associated with said benefit;
14	indicia indicative of a qualifying action associated with said benefit;
15	a code indicative of said price;
16	indicia indicative of said price;
17	said price;
18	said benefit; and
19	at least part of said information relating to said first transaction.

1   26.   The method of claim 1, wherein said benefit is transferable.

1   27.   The method of claim 1, wherein said benefit can be shared by a plurality of

2   people.

1   28.   The method of claim 1, wherein said benefit cannot be applied during said

2   first transaction.

1   29.   The method of claim 1, wherein said price determined for said benefit is

2   zero.

1   30.   A method for conducting a transaction, comprising:

2   receiving transaction information;

3   determining a benefit and a qualifying action associated with said benefit,

4   said benefit based at least in part on said transaction information;

5   determining a price for said benefit;

6   selling said benefit at said price; and

7   applying said benefit during a future transaction.

1   31.   The method of claim 30, further comprising:

2   verifying usability of said benefit during said future transaction.

1   ~~32.   ~~ ~~The method of claim 30, further comprising at least one of the following:~~

2   ~~retrieving benefit information;~~

3   ~~offering said benefit for sale at said price; and~~

4   ~~receiving an indication of a purchase of said benefit.~~

1   33.   The method of claim 30, further comprising at least one of the following:

2   determining an available subsidy;

3   receiving a subsidy amount; and

4   determining a margin between a price and a subsidy amount.

1   34.   The method of claim 30, further comprising at least one of the following:

2   providing an indication of said benefit;

3   providing an indication of said price;

4   receiving an acceptance of said benefit; and

5   imposing a penalty if a customer does not complete a specific transaction.

1   35.   The method of claim 30, further comprising at least one of the following:

2   establishing a condition on said benefit;

3   determining a condition associated with said benefit; and

4   providing an indication of a condition associated with said benefit.

1   36.   The method of claim 30, further comprising at least one of the following:

2   receiving an indication of a receiver of said benefit;

3   canceling said benefit;

4   changing said benefit; and

5   redeeming said benefit.

1   37.   The method of claim 30, further comprising at least one of the following:

2   receiving a customer identifier;

3   receiving a benefit identifier;

4   receiving a group identifier;

5   receiving a customer device identifier;

6   receiving a payment identifier;

7   receiving a retailer identifier;

8   receiving a service identifier; and

9   receiving a product identifier.

1   38.   The method of claim 30, further comprising at least one of the following:

2   redeeming a previously determined benefit;

3   receiving a request to redeem said benefit;

4   providing said benefit; and

5   arranging for said benefit to be provided.

1   39.   The method of claim 30, further comprising at least one of the following:

2   reducing said benefit if said benefit is not used within a designated time

3   period; and

4   aggregating said benefit with a previously provided benefit.

1   40.   The method of claim 30, further comprising at least one of the following:

2   receiving an indication of at least one person to whom said benefit is to be

3   provided;

4   receiving an indication of a use of said benefit; and

5   providing a list of at least two benefits.

1   41.   The method of claim 30, wherein said qualifying action comprises at least

2   one of the following:

3   a requirement that a customer purchase at least one of an identified product;

4   a requirement that a customer purchase at least one of an identified service;

5   a requirement that a customer complete a future transaction at a designated

6   retailer;

7   a requirement that a customer complete a future transaction by a designated

8   time; and

9 ~~a requirement that a customer conduct a specific future transaction.~~

1   42.   The method of claim 30, further comprising:

2   receiving an indication of a completion of said qualifying action.

1   43.   The method of claim 42, further comprising:

2   providing said benefit after receiving said indication.

1   44.   The method of claim 42, further comprising:

2   arranging for said benefit to be provided after receiving said indication.

1   45.   The method of claim 30, wherein said benefit can be shared by a plurality

2   of people.

1   46.   The method of claim 30, wherein said benefit can only be applied during a

2   future transaction.

1   47.   A method for conducting a transaction, comprising:

2   conducting a transaction for a purchase of a first service;

3   determining a benefit during said transaction, said benefit associated with a

4   future purchase of a second service and having an associated price;

5   providing said benefit at said price during said transaction; and

6   applying said benefit during said future purchase.

1   48.   The method of claim 47, wherein said second service is substantially

2   similar to said first service.

1   49.   A method for conducting a transaction, comprising:

2   conducting a transaction for a purchase of a first product;

3   determining a benefit during said transaction, said benefit associated with a

4   future purchase of a second product and having an associated price;

5   providing said benefit at said price during said transaction; and

6   ~~applying said benefit during said future purchase.~~

1   50.   The method of claim 49, wherein said second product is substantially

2   · similar to said first product.

1   ~~51.~~   A method for conducting a transaction, comprising:

2   receiving information relating to a first transaction;

3   determining a benefit, said benefit based at least in part on said information

4   and having an associated price;

5   providing said benefit at said price during said first transaction; and

6   applying said benefit during a second transaction, wherein said benefit is

7   applicable by a customer during said second transaction only if said customer has

8   completed a qualifying action associated with said benefit.

1   52.   A method for conducting a transaction, comprising:

2   receiving information relating to a first transaction;

3   determining a benefit, said benefit based at least in part on said information

4   and having an associated price;

5   selling said benefit at said price during said first transaction; and

6   applying said benefit during a second transaction, wherein said benefit is

7   applicable by a customer during said second transaction only if at least one of a

8   designated product or service is purchased during said second transaction.

1   53.   A method for conducting a transaction, comprising:

2   receiving information associated with a first transaction;

3   establishing a benefit having a first price;

4   selling said benefit for said first price during said first transaction; and

5   ~~applying said benefit during a second transaction.~~

1   54.   A method for conducting a transaction, comprising:

2   providing information relating to at least one transaction;

3   receiving an indication of a benefit;

4   receiving an indication of a price for said benefit;

5   purchasing said benefit at said price; and

6   using said benefit during a later transaction.

1   55.   The method of claim 54, further comprising at least one of the following:

2   providing an indication of an agreement to purchase said benefit at said

3   price;

4   receiving an offer to purchase said benefit at said price;

5   providing an indication of a purchase of said benefit;

6   receiving said benefit;

7   providing said price;

8   providing a customer identifier;

9   providing a customer device identifier;

10   providing a payment identifier;

11   providing a retailer identifier;

12   providing a service identifier;

13   providing a product identifier;

14   providing a benefit identifier;

15   receiving an indication of a penalty;

16   redeeming said benefit;

17   designating a receiver of said benefit;

18   providing an indication of a receiver of said benefit;

19   receiving an indication of a condition associated with said benefit;

20   providing a request to redeem said benefit;

21   providing an indication of an agreement to accept a subsidy;

22   providing an indication of an agreement to conduct a future transaction;

23   providing an indication of an agreement to use a designated financial

24   account during a future transaction;

25   providing an indication of a commitment to complete a designated

26   qualifying action;

27   providing an indication of an agreement to purchase a product or service at

28   a designated retailer;

29   providing an indication of an agreement to purchase a product or service at

30   by a specific date;

31   providing an indication of a use of said benefit;

32   providing an indication of at least one person to whom said benefit is to be

33 provided;

34   providing an indication of an agreement to purchase a product or service

35 within a specific period of time; and

36   providing an indication of an agreement to purchase a product or service

37 during said transaction.

1 56.   A method for conducting a transaction, comprising:

2   receiving an indication of a benefit;

3   receiving an indication of a price for said benefit;

4   purchasing said benefit at said price during a first transaction; and

5   redeeming said benefit during a second transaction.

1 57.   The method of claim 56, further comprising, comprising:

2   providing a benefit identifier during said second transaction.

1 58.   A method for conducting a transaction, comprising:

2   determining a benefit identifier;

3   retrieving benefit information associated with said benefit identifier;

4   verifying usability of said benefit during a transaction; and

5   applying said benefit during said transaction.

1 59.   A method for conducting a transaction, comprising:

2   determining at least one product being purchased by a customer during a

3 first transaction;

4   determining a price for said at least one product being purchased during

5 said first transaction;

6   offering said customer an opportunity to purchase said at least one product

7 during a second transaction at said price;

8   receiving an acceptance of said offer from said customer; and

9   allowing said customer to purchase said product during said second

10 transaction for said price.

1 60. The method of claim 59, further comprising:

2   providing said customer a benefit identifier associated with said at least one

3 product.

1 61. The method of claim 60, further comprising:

2   receiving said benefit identifier during said second transaction.

1 62. The method of claim 61, further comprising:

2   determining a benefit based on said benefit identifier.

1 63. A method for conducting a transaction, comprising:

2   determining at least one product being purchased by a customer during a

3 first transaction;

4   determining a price for said at least one product being purchased during

5 said first transaction;

6   providing said customer a benefit during said first transaction, wherein said

7 benefit allows said to purchase said at least one product during a second transaction

8 at said price; and

9   allowing said customer to purchase said product during said second

10 transaction for said price.

1 64. A method for conducting a transaction, comprising:

2   determining at least one product being purchased by a customer during a

3 first transaction;

4   determining a first price for said at least one product being purchased

5 during said first transaction;

6   providing said customer a benefit for a second price during said first

7 transaction, wherein said benefit allows said to purchase said at least one product

8 during a second transaction at said first price; and

9   allowing said customer to purchase said product during said second

10 transaction for said first price.

65. A system for conducting a transaction, comprising:

    a memory;

    a communication port; and

    a processor connected to said memory and said communication port, said processor being operative to:

        receive information relating to a first transaction;

        determine a benefit;

        determine a price for said benefit;

        allow said benefit to be purchased at said price during said first transaction; and

        apply said benefit during a second transaction.

66. A computer readable medium for use in a transaction system, the computer readable medium storing a computer program comprising:

    computer readable means for obtaining information relating to a first transaction;

    computer readable means for identifying a benefit;

    computer readable means for identifying a price for said benefit;

    computer readable means for providing said benefit at said price during said first transaction; and

    computer readable means for using said benefit during a second transaction.

67. An article of manufacture, comprising:

    a computer usable medium having a computer readable program means embodied therein for operating an information system, the computer readable program means in said article of manufacture operable to:

        receive information relating to a first transaction;

        determine a benefit;

        determine a price for said benefit;

        allow said benefit to be purchased at said price during said first transaction; and

10   apply said benefit during a second transaction.

1   68.   An apparatus for conducting a transaction, comprising:

2   means for obtaining information relating to at least one transaction;

3   means for identifying a benefit;

4   means for identifying a price for said benefit;

5   means for providing said benefit at said price; and

6   means for using said benefit during a second transaction.

1   69.   A system for conducting a transaction, comprising:

2   a memory;

3   a communication port; and

4   a processor connected to said memory and said communication port, said

5   processor being operative to:

6   receive transaction information;

7   determine a benefit and a qualifying action associated with said

8   benefit, said benefit based at least in part on said transaction information;

9   determine a price for said benefit;

10   provide said benefit for sale at said price; and

11   apply said benefit during a future transaction.

1   70.   A computer readable medium for use in a transaction system, the computer

2   readable medium storing a computer program comprising:

3   computer readable means for obtaining transaction information;

4   computer readable means for identifying a benefit and a qualifying action

5   associated with said benefit, said benefit based at least in part on said transaction

6   information;

7   computer readable means for identifying a price for said benefit;

8   computer readable means for providing said benefit for sale at said price;

9   and

10   computer readable means for using said benefit during a new transaction.

1   71.   An article of manufacture, comprising:

2   a computer usable medium having a computer readable program means

3 embodied therein for operating an information system, the computer readable

4 program means in said article of manufacture operable to:

5   receive transaction information;

6   determine a benefit and a qualifying action associated with said

7 benefit, said benefit based at least in part on said transaction information;

8   determine a price for said benefit;

9   provide said benefit at said price; and

10   apply said benefit during a future transaction.

1 72.   An apparatus for conducting a transaction, comprising:

2   means for obtaining transaction information;

3   means for identifying a benefit and a qualifying action associated with said

4 benefit, said benefit based at least in part on said transaction information;

5   means for identifying a price for said benefit;

6   means for providing said benefit for sale at said price; and

7   means for using said benefit during a new transaction.

1 73.   A system for conducting a transaction, comprising:

2   a memory;

3   a communication port; and

4   a processor connected to said memory and said communication port, said

5 processor being operative to:

6   receive information associated with a first transaction;

7   establish a benefit having a price and associated with said first

8 transaction;

9   provide said benefit at said price during said first transaction; and

10   apply said benefit during a second transaction.

1 74.   A computer readable medium for use in a transaction system, the computer

2 readable medium storing a computer program comprising:

3   computer readable means for obtaining information associated with a first

4   transaction;

5   computer readable means for determining a benefit having a price and

6   associated with said first transaction;

7   computer readable means for providing said benefit at said price during said

8   first transaction; and

9   computer readable means for using said benefit during a second transaction.

1   75.   An article of manufacture, comprising:

2   a computer usable medium having a computer readable program means

3   embodied therein for operating an information system, the computer readable

4   program means in said article of manufacture operable to:

5   receive information associated with a first transaction;

6   establish a benefit having a price;

7   provide said benefit at said price during said first transaction; and

8   apply said benefit during a second transaction.

1   76.   An apparatus for conducting a transaction, comprising:

2   means for obtaining information associated with a first transaction;

3   means for determining a benefit having a first price and associated with

4   said first transaction;

5   means for providing said benefit at said price during said first transaction;

6   and

7   means for using said benefit during a second transaction.

1   77.   A system for conducting a transaction, comprising:

2   a memory;

3   a communication port; and

4   a processor connected to said memory and said communication port, said

5   processor being operative to:

6   provide information relating to a first transaction;

7   receive an indication of a benefit;

8   receive an indication of a price for said benefit;

9   allow a purchase of said benefit at said price; and

10   allow said benefit to be redeemed during a second transaction.

1   78.   A computer readable medium for use in a transaction system, the computer

2   readable medium storing a computer program comprising:

3   computer readable means for transmitting information relating to an initial

4   transaction;

5   computer readable means for obtaining an indication of a benefit;

6   computer readable means for obtaining an indication of a price for said

7   benefit;

8   computer readable means for obtaining said benefit at said price; and

9   computer readable means for using said benefit during a later transaction.

1   79.   An article of manufacture, comprising:

2   a computer usable medium having a computer readable program means

3   embodied therein for operating an information system, the computer readable

4   program means in said article of manufacture operable to:

5   provide information relating to a first transaction;

6   receive an indication of a benefit;

7   receive an indication of a price for said benefit.

8   purchase said benefit at said price; and

9   allow said benefit to be used during a second transaction.

1   80.   An apparatus for conducting a transaction, comprising:

2   means for providing information relating to an initial transaction;

3   means for obtaining an indication of a benefit;

4   means for obtaining an indication of a price for said benefit;

5   means for obtaining said benefit for said price; and

6   means for using said benefit during a later transaction.